

# Facts & Information

August 1999

## Cramming Prevention

### Protecting your phone bill from unwanted charges

Cramming is a term used to refer to unauthorized charges on consumers' local telephone bills—a problem that has grown with the explosion in telephone-related services.

Many local telephone companies provide billing services for other telephone-related companies. For instance, your local telephone bill likely includes the billing from your long-distance company—even if it is a different company than your local telephone company. Your local telephone company might also provide billing services to other companies. If so, review your bill carefully to ensure you are paying for only services your household actually incurred.

In recent years, more and more consumers have complained of charges on their phone bills that were not clearly identified. In many cases, consumers claim they are being billed for services they did not order. Examples include:

- Charges for calls that were not made by the consumer;
- Charges for calls that were placed to toll-free numbers;
- Charges for services that are explained only in general terms, such as “voicemail,” or “calling plan,” or “membership”;
- Charges for “800 number service”;
- Charges identified as “monthly fee”.

Local telephone companies serve as billing agents for many long-distance and information service providers. The local telephone company receives its billing instructions from its clients—long-distance companies and other service providers. If the information provided to the local telephone company is inaccurate, the mistake often gets put on the bill and is caught only if the customer notices the mistake. Unclear descriptions of these charges pose additional consumer headaches.



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All UTC publications are  
available in alternate formats.  
Call (360)664-1133.

### What is being done to protect consumers

The Federal Communications Commission has issued a set of good business practices that if adopted by your local telephone companies should help prevent unauthorized or confusing charges from appearing on your bill. These practices include improved descriptions of charges on the bill, prompt and fair handling of customer complaints and better management of billing accounts. The UTC is monitoring the progress made by local telephone companies in adopting these business practices to determine if they are reducing the number of cramming complaints.

## **What you can do to protect yourself**

1. Guard access to your telephone. You are liable for charges made from it.
2. Carefully read all forms and promotional materials -- including the fine print before signing up for telecommunications services.
3. Keep a record of telephone services you have authorized and used -- including calls placed to 900 numbers and other types of information services.
4. Carefully review your telephone bill every month. Look for company names you do not recognize, charges for calls you did not make, and charges for services you did not authorize.
5. Immediately call the company that charged you for calls you did not make or for services you did not authorize. Ask the company to explain the charges and request a billing adjustment for incorrect charges. The name of the company and its telephone number to call about billing questions should be printed on local telephone bill.

## **File a complaint if necessary**

If your attempts to solve the problem with the company fails, file a complaint with the UTC by calling 1-800-562-6150 or submit a complaint, electronically by visiting the UTC's Consumer Page at <http://www.wutc.wa.gov>.

You may also file a complaint with the Federal Communications Commission at:

Federal Communications Commission  
Common Carrier Bureau  
Enforcement Division  
Informal Complaints and Public Inquiries Branch  
Mail Stop Code 1600A2  
2025 M St., NW  
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Page Two